

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thayer C. Dawson
Barbara J. Dawson
Debtors

Case No. 12-03758-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

Date Rcvd: Aug 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2017.

db/jdb +Thayer C. Dawson, Barbara J. Dawson, 381 Back Road, Barnesville, PA 18214-2423
4132215 +American Recovery Service, Inc, 555 St Charles Dr, Suite 91360-3983
4232144 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4201114 +Ryan Township Tax Collector, c/o Mary T. Peca, Tax Collector, 840 Barnesville Drive,
Barnesville, PA 18214-2017
4132221 +Ryan Township Tax Collector, c/o John Kowalchick, 606 State Road,
Barnesville, PA 18214-2619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Aug 10 2017 18:58:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr EDI: RECOVERYCORP.COM Aug 10 2017 18:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4161952 EDI: BECKLEE.COM Aug 10 2017 18:58:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4132216 EDI: BANKAMER.COM Aug 10 2017 18:58:00 Bank Of America, PO Box 5170, MS SV314B,
Simi Valley, CA 93062-5170
4132217 EDI: CAPITALONE.COM Aug 10 2017 18:58:00 Capital One, PO Box 30273,
Salt Lake City, UT 84130-0273
4132218 EDI: CAPITALONE.COM Aug 10 2017 18:58:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
4132219 EDI: CHASE.COM Aug 10 2017 18:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4132220 EDI: IRS.COM Aug 10 2017 18:58:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
4171887 EDI: BL-BECKET.COM Aug 10 2017 18:58:00 Main Street Acquisition Corp assignee of CHASE,
BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4236339 EDI: AIS.COM Aug 10 2017 18:58:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
4194572 EDI: PRA.COM Aug 10 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4154993 EDI: RECOVERYCORP.COM Aug 10 2017 18:58:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
4144141 EDI: RECOVERYCORP.COM Aug 10 2017 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4132222 +E-mail/Text: atoomey@co.schuylkill.pa.us Aug 10 2017 18:53:45
Schuylkill Co Tax Claim Bureau, 401 North 2nd Street, Pottsville, PA 17901-1756
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4132214 American Express, PO Box 981535, 7998-1535
4212212* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com, dehartstaff@pamd13trustee.com
Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A., Successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP jill@pkjllc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas K Noonan on behalf of Joint Debtor Barbara J. Dawson tknesq@ptd.net, tknesqam@ptd.net
Thomas K Noonan on behalf of Debtor Thayer C. Dawson tknesq@ptd.net, tknesqam@ptd.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Thayer C. Dawson**
First Name Middle Name Last Name
Debtor 2 **Barbara J. Dawson**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4409**

EIN --

Social Security number or ITIN **xxx-xx-8000**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:12-bk-03758-JJT**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Thayer C. Dawson
dba Dawson Remodeling

Barbara J. Dawson

**By the
court:**August 10, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.